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# STIC Search Report

## EIC 3600

STIC Database Tracking Number: 129799

TO: Carolyn Bleck  
Location: Pk. 5, 7D20  
Art Unit: 3626  
Friday, August 13, 2004

Case Serial Number: 09/653384

From: Caryn Wesner-Early  
Location: EIC 3600  
PK5-Suite 804  
Phone: 306-5967

[caryn.wesner@uspto.gov](mailto:caryn.wesner@uspto.gov)

### Search Notes

I marked a few things, but they're really kind of tangential to what you wanted. Still, maybe some of them will be somewhat helpful. If a modification or re-focus of this search is needed, please let me know.

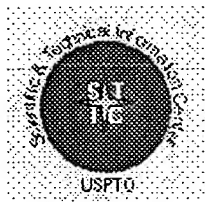
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## Enter your Contact Information below:

Name: Carolyn BleckEmployee Number: 79167 Phone: 3053481Art Unit or Office: 3626 Building & Room Number: 7D20Enter the case serial number (Required): 09/653384

If not related to a patent application, please enter NA here.

Class / Subclass(es) 705/2, 4Earliest Priority Filing Date: 9/1/2000

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## Provide detailed information on your search topic:

- In your own words, describe in detail the concepts or subjects you want us to search.
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Search Topic :

A computer system for:

- reviewing the historical payment patterns of a third party payer to a medical service provider,
- generating a net present value of a future payment by the TPP for the medical service provided based on the historical payment patterns of the TPP, and
- providing an indicator of the net present value of the medical service, wherein the indicator is a color (green for a patient who is profitable, red for a patient who is not profitable, orange or yellow for a patient who is break even).

I am looking for a system that **must have a third party payor** (insurance company, HMO, PPO, insurer). Basically, this system reviews the profitability of a patient (see Figure 6) to determine whether it is a good decision for a doctor to accept the patient into the practice based on the historical payment pattern of the TPP. The historical payment pattern is used because sometimes insurers do not pay claims or do not pay the entire claim. Thus, the invention allows the doctor to see right away whether or not the patient is likely to be a profitable patient.

Possible search areas: ratings of insurance companies – how long does it take them to pay a claim, resolve a claim, or turnaround payments to a provider?

Customer's satisfaction with insurance companies

Other terms for net present value: present value, present worth, npv